WHEREAS, LARRY CUNNINGHAM SARA CONNIE CUNNINGHAM

(hereinafter referred to as Mortgagor) is well and truly indebted un to

B. C. KEMP

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Five Thousand, Four Hundred, Thirty Five & 60/100 Dollars (\$ 5,435.60) due and payable in monthly installments of \$165.00 each beginning March 1, 1981 and continuing until principal and interest have been paid in full.

with interest thereon from date at the rate of 8.00 per centum per annum, to be paid: monthly as aforesaid

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assassments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Green, fronting on the northerly side of Carey Avenue a distance of sixty feet and being known and designated as Lot 6-H on a plat entitled, "Property of W. C. Smith", prepared by H. S. Brockman, Surveyor, dated May 25, 1936 and recorded in the RMC Office for Greenville County in Plat Book T at Page 10 and having such metes and bounds as appear by reference thereto.

THIS is the identical property conveyed to the Mortgagors by deed of the Mortgagee to be recorded of even date herewith. This mortgage is being given to secure a portion of the purchase price of the within described property.

It is agreed and understood that any payment not received with fifteen days of due date shall be subject to a late payment penalty of 4% of the payment.

It is also understood and agreed that this mortgage, and the note it secures shall become immediately due and payable if the subject property is transferred by deed or contract without the prior written consent of the Mortgagees.

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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convay or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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